(b) The matter is being enquired into by Reserve Bank of India for appropriate action.

Advance to Low Income and Backward Classes by State Bank of Indore

1752. SHRIMATI KAMLA SINHA : Will the Minister of FINANCE be pleased to state :

(a) what are the details of advances financed by the State Bank of Indore, Delhi branches, to the lower income people and to the people belonging to the backward classes under Differential Rate of Interest and other schemes during the last three years, year-wise and branch-wise; and

(b) if no advances have been financed, what are the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) Bank loans are sanctioned to the low income group people whose family income from all sources does not exceed Rs. 7,200 per annum in the urban areas under Differential Rate of Interest (DRI) Scheme and Self-employment Programme for Urban poor (SEPUP). The details of the advances by the branches of State Bank of Indore at Delhi, granted under the above schemes during the last three years i.e., 1989-90, 1990-91 and 1991-92 are as under :—

(Amount Rs. in lakhs)

Year	Branches	DRI		SEPUP		Total	
		No.	Amount	No.	Amount	No.	Amount
1989-90	Chandni Chowk	—	—	5	0.20	5	0.20
	Greater Kailash	3	0.18	1	0.02	4	0.20
	Janakpuri	1	0.03	7	0.33	8	0.36
	Green Park	1	0.07	9	0.21	10	0.28
	Connaught Circus	2	0.02	9	0.32	11	0.34
1990-91	Chandni Chowk	—	—	1	0.04	1	0.04
	Janakpuri	1	0.04	—	—	1	0.04
	Connaught Circus	2	0.04	2	0.09	4	0.13
1991-92	Rajouri Garden	3	0.06	—	—	3	0.06

The banks sanction loans under various schemes to the beneficiaries, who are eligible under these schemes, keeping in view the viability of the ventures undertaken.

Appointment of American Experts for Economic Restructure

1753. SHRI SANTOSH BAGRODIA : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal under Government's consideration to appoint American experts to restructure our economic policy; and

(b) if so, what are the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) : (a) No, Sir.

(b) Does not arise.

Utilisation of External Assistance

1754. SHRI V. NARAYANASAMY : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that more than 60 per cent of India's external assistance is used for repayment of external loans and interest payments;